

**Cumulative Totals****HOC:** Atlanta (HOC)**State:** KENTUCKY**Agency Type:** All Agency Types**Report Period:** HUD-9902 Data from Oct 1, 2013 to Sep 30, 2014**Fiscal Year:** 2014**All Counseling and  
Education Activities****3. Ethnicity of Clients (select only one)**

a. Hispanic	337
b. Not Hispanic	9,053
c. Chose not to respond	266
Section 3 Total:	9,656

**4. Race of Clients****Single Race**

a. American Indian/Alaskan Native	33
b. Asian	94
c. Black or African American	2,538
d. Native Hawaiian or Other Pacific Islander	843
e. White	5,061

**Multi-Race**

f. American Indian or Alaska Native and White	5
g. Asian and White	2
h. Black or African American and White	85
i. American Indian or Alaska Native and Black or African American	5
j. Other multiple race	117
k. Chose not to respond	873
Section 4 Total:	9,656

**5. Income Levels**

a. < 50% of Area Median Income (AMI)	5,458
b. 50 - 79% of AMI	1,797
c. 80 - 100% of AMI	500
d. > 100% AMI	501
e. Chose not to respond	1,400
Section 5 Total:	9,656

**6. Clients Receiving Education/Group Sessions**

a. Completed pre-purchase homebuyer education workshop	832
b. Completed financial literacy workshop, including home financing, budgeting and/or credit repair	1,620

c. Completed resolving or preventing mortgage delinquency workshop	0
d. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	3
e. Completed fair housing workshop	0

f. Completed predatory lending workshop	376
g. Completed rental workshop	45
h. Other workshop	36
Group Session / Section 6 Total:	2,912

#### 7. Numbers of Clients Counseled, by Purpose of Visit and Results

##### a. Seeking Pre-Purchase Homebuyer Counseling

1) Purchased housing	357
2) Client will be mortgage ready within 90 days	116

3) Client will be Mortgage Ready after 90 Days; entered debt management plan or some other type of long-term financial plan to prepare for homeownership	200
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4) Receiving long term pre-purchase counseling	743
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5) Entered lease purchase progra	1
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6) Decided Not to purchase housing; no further effort to prepare needed	77
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7) Withdrew from counseling	295
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8) Other	90
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Section 7a Sub-total:	1,879
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##### b. Seeking Help with Resolving or Preventing Mortgage

1) Brought mortgage current	735
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2) Mortgage refinanced	7
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3) Mortgage modified	185
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4) Received second mortgage	9
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5) Initiated forbearance agreement/repayment plan	31
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6) Executed a deed-in-lieu	6
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7) Sold property/chose alternative housing solution	6
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8) Pre-foreclosure sale	12
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9) Mortgage foreclosed	18
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10) Counseled and referred to another social service or emergency assistance agency	43
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11) Obtained partial claim loan from FHA lender	2
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12) Bankruptcy	20
13) Entered debt management plan	4
14) Counseled and referred for legal assistance	50
15) Currently receiving foreclosure prevention/budget counseling	1,058
16) Withdrew from counseling	999
17) Other	317
Section 7b Sub-total:	3,502

**c. Seeking Help with Home Maintenance and Financial**

1) Obtained a Home Equity Conversion Mortgage (HECM)	16
2) Counseled on HECM; decided not to obtain mortgage	14
3) Obtained a non-FHA reverse mortgage	0
4) Received home equity or home improvement loan or other home repair assistance	14
5) Received consumer loan (unsecured)	0
6) Mortgage refinanced	7
7) Counseled and referred to other social service agency	3
8) Sold house/chose alternative housing solution	0
9) Completed financial management/budget counseling	7
10) Completed home maintenance counseling	3
11) Counseled and utilities brought current	0
12) Counseled and referred for legal assistance	4
13) Currently receiving counseling	50
14) Withdrew from counseling	30
15) Other	2
Section 7c Sub-total:	150

**d. Seeking Help in Locating, Securing, or Maintaining Residence in**

1) Received housing search assistance	12
2) Obtained temporary rental relief	16
3) Counseled and referred to agency with rental assistance program	9
4) Advised on recertification for HUD/other subsidy program	20
5) Counseled and referred to other social service agency	4

6) Counseled and referred to legal aid agency for fair housing assistance	2
7) Counseled and referred to legal aid agency for assistance with eviction	2
8) Found alternative rental housing	60
9) Decided to remain in current housing situation	61
10) Resolved issue in current tenancy	265
11) Entered debt management/repayment plan	1

12) Counseled and utilities brought current	479
13) Resolved security deposit dispute	34
14) Currently receiving counseling	4
15) Withdrew from counseling	1
16) Other	211
Section 7d Sub-total:	1,181

**e. Seeking Shelter or Services for the Homeless**

1) Occupied emergency shelter	1
2) Occupied transitional housing	0
3) Occupied permanent housing with rental assistance	9
4) Occupied permanent housing without rental assistance	13
5) Counseled Referred to other social service agency	1
6) Remained homeless	0
7) Currently receiving counseling	2
8) Withdrew from counseling	4
9) Other	2
Section 7e Sub-total:	32

Individual Counseling / Section 7 a-e Total: 6,744

Total Counseling / Section 6 and 7 Total: 9,656

**8. HUD Housing Counseling Grant(s) Data**

HUD Housing Counseling Grant or Sub-grant

Application Number Grant Type

All HUD Grants